

**Information to identify the case:**

Debtor 1	<b>Mark Platt</b>	Social Security number or ITIN	xxx-xx-9439
	_____ First Name Middle Name Last Name	EIN	--_____ _____
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_____ _____
United States Bankruptcy Court District of New Jersey			
Case number: <b>20-15306-CMG</b>			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mark Platt

7/17/20

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Mark Platt  
DebtorCase No. 20-15306-CMG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
Form ID: 318Page 1 of 2  
Total Noticed: 27

Date Rcvd: Jul 17, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 19, 2020.

db #+Mark Platt, 4504 Spring St., Wall, Wall, NJ 07753-6930  
 518793964 Amazon Capital Services, Inc., 410 Terry Ave North, Seattle, WA 98109-5210  
 518793966 +Anne Platt, 127 Beethoven Ct., Eastport, NY 11941-1603  
 518793967 +Blue Mountain Arts, PO Box 4549, Boulder, CO 80306-4549  
 518793973 +Dickens Inc, 75 Austin Blvd, Commack, NY 11725-5701  
 518793975 +EIS Collections, PO Box 1398, Reynoldsburg, OH 43068-6398  
 518793976 +Five Star Carting, 5835 47th St., Maspeth, NY 11378-2106  
 518793977 +Holman Frenia Allison, 680 Hooper Ave., Bldg B, Toms River, NJ 08753-7780  
 518793978 +Julia & Associates, 5820 Ave N, Brooklyn, NY 11234-4128  
 518793979 +Lisa Sciorino, 5820 Ave N, Brooklyn, NY 11234-4128  
 518793981 +Paypal Working Capital Account, PO Box 5018, Timonium, MD 21094-5018  
 518793983 +Radius Global Solutions LLC, 500 North Franklin Turnpike, Ste 200 Mail Code 747, Ramsey, NJ 07446-1177  
 518793984 +Shellpoint Mortgage, PO Box 19006, Greenville, SC 29602-9006

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: usan.j.njbankr@usdoj.gov Jul 18 2020 02:52:27 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 18 2020 02:52:22 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 518793965 +EDI: AMEREXPR.COM Jul 18 2020 05:38:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
 518793968 +EDI: CAPITALONE.COM Jul 18 2020 05:38:00 Capital One, Attn: Bankruptcy Dept., PO Box 30285, Salt Lake City, UT 84130-0285  
 518793971 +EDI: CITICORP.COM Jul 18 2020 05:38:00 CitiBank, PO Box 6241, Sioux Falls, SD 57117-6241  
 518793972 +EDI: CONVERGENT.COM Jul 18 2020 05:38:00 Convergent, 800 SW 39th St, PO Box 9004, Renton, WA 98057-9004  
 518793974 EDI: DISCOVER.COM Jul 18 2020 05:38:00 Discover, PO Box 15316, Wilmington, DE 19850  
 518793970 EDI: JPMORGANCHASE Jul 18 2020 05:43:00 Chase, PO Box 15548, Wilmington, DE 19886  
 518793969 EDI: JPMORGANCHASE Jul 18 2020 05:43:00 Chase, PO Box 1423, Charlotte, NC 28201  
 518793980 +E-mail/Text: NCI\_bankonotify@ncirm.com Jul 18 2020 02:50:33 Nationwide Credit, Inc, PO Box 14581, Des Moines, IA 50306-3581  
 518793982 +E-mail/Text: sheila.wood@preciousmoments.com Jul 18 2020 02:51:42 Precious Moments Co., PO Box 843205, Kansas City, MO 64184-3205  
 518793985 +EDI: AISTMBL.COM Jul 18 2020 05:38:00 T-Mobile, PO Box 752596, Cincinnati, OH 45274-0001  
 518793986 +EDI: VERIZONCOMB.COM Jul 18 2020 05:38:00 Verizon, PO Box 920041, Dallas, TX 75392-0041  
 518793987 +EDI: WFFC.COM Jul 18 2020 05:38:00 Wells Fargo, PO Box 29482, Phoenix, AZ 85038-9482  
 TOTAL: 14

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 19, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 27

Date Rcvd: Jul 17, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 17, 2020 at the address(es) listed below:

Brian D. Winters on behalf of Debtor Mark Platt kwlawfirm@aol.com,  
garciakww@gmail.com;kimberlyrichterllc@gmail.com  
Denise E. Carlon on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,  
NJ95@ecfbis.com,bcrowley@mchfirm.com  
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfbis.com,bcrowley@mchfirm.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5